The Story of the Lender and the Borrower

Islamic Stories - Volume 6

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The Story of the Lender and the Borrower:

It is beneficial to recount a profoundly instructive incident concerning the fulfillment of trust and the virtue of honesty. This incident, serving as a moral exemplar, is narrated in Sahih al-Bukhari across seven different locations. The Prophet Muhammad ﷺ shared this account with great emphasis before his noble companions, thereby underscoring both its relevance and the significance of its moral teaching.

The Account of the Israelite Debtor:

The Prophet Muhammad ﷺ narrated the story of a man from among the Bani Israel who sought a loan of one thousand dinars. The lender, upon hearing the request, expressed his willingness but inquired about a witness to the transaction.

The Request for a Witness:

Lender:

“I can lend you the money, but who will be the witness?”

Borrower:

“Allah (SWT) is sufficient as a witness.”

The lender then asked for a guarantor—someone who would assume responsibility should the debt remain unpaid.

The Search for a Guarantor:

Lender:

“Then bring me a guarantor, so I may recover the debt from him if you fail to repay.”

Borrower:

“Allah (SWT) is sufficient as a guarantor.”

The Transaction: Trust in the Name of Allah (SWT)

Recognizing the sincerity and truthfulness of the borrower’s words, the lender agreed to the terms. A repayment date was fixed, and the lender handed over the one thousand dinars, trusting in Allah’s (SWT) name.

Chapter 2: A Debt Across the Sea

Obligation Accepted: The Pledge to Repay

The borrower accepted the loan and journeyed across the sea to his homeland. Upon arrival, he utilized the funds to fulfill his personal needs. As the appointed date for repayment approached, he prepared the required sum and set out to return it to the lender.

Obstruction at the Shore: A Trial of Circumstance

Upon reaching the seashore, the borrower searched for a vessel to make the return journey. However, none was available. Anxious that the repayment period might lapse, he wandered the coast, troubled by his inability to fulfill his obligation.

A Remarkable Resolution: Entrusting the Sea

Eventually, the man took a piece of wood, hollowed it out, and placed inside it the one thousand dinars along with a written note.

The Note of Responsibility:

Borrower:

“O Sea! You are the barrier preventing me from repaying my debt. Therefore, I entrust my debt to you. You are now the responsible party.”

He sealed the wood, enclosing the note and the one thousand dinars, and cast it into the sea.

Invocation of Divine Witness:

Before casting the wood into the water, he supplicated with sincerity:

The Supplication:

Borrower:

“O Allah! (SWT) It is this sea that obstructs me from fulfilling my debt. I appoint You as my witness. You alone are the witness, and You alone are the guarantor.”

Providence at Play: A Floating Solution

As the repayment term approached its end, the lender also came to the seashore, expecting the borrower. However, no vessel arrived. At that moment, a piece of wood floated ashore. The lender picked it up, intending to use it as firewood.

Chapter 3: Discovery and Moral Rectitude

The Wood’s Revelation: Recovery of the Debt

Upon reaching home, the lender prepared the wood for kindling. When he split it open, he discovered the one thousand dinars along with the borrower’s note.

Confirmation of Repayment:

Lender:

“Your debt has been received, and your note was found.”

Spiritual Maturity of Both Parties:

Moved by this extraordinary event, both men attained the faith-based moral integrity required by their religion. The borrower, still unaware of the discovery, later arrived with another one thousand dinars and presented them to the lender.

Final Settlement:

Borrower:

“Here is your debt.”

Lender:

“Your debt has already been repaid, and I found your note.”

Thus, each man fulfilled his role with spiritual steadfastness and trust in divine justice.

Chapter 4: The Divine Response to Integrity

Unconventional Delivery: Trust in the Unseen

When no vessel was available to return the debt, the borrower entrusted it to the sea within a piece of wood. This act of faith reflected his trust in the unseen.

Providence on the Shore: The Apparent Accident

Meanwhile, the lender, unaware of the borrower's plight, found the same piece of wood by the seashore and took it home. Upon splitting it, he discovered the money and the accompanying note.

A Testimony of Hidden Mercy:

Narrator:

“Then when he split the wood, he discovered the wealth of one thousand dinars.”

The Love of Allah (SWT) and Fulfillment of Trust:

This unseen assistance from Allah (SWT) was granted because the borrower loved Allah (SWT) and sincerely sought to fulfill his obligation. The act of repaying a trust, even under impossible circumstances, stands as a testimony to divine love and the moral triumph of faith.